IN THE UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF TENNESSEE, SOUTHERN DIVISION

)
) NO. 1:10-bk-10872
)
) IN CHAPTER 13
)

STATEMENT OF FIRST VOLUNTEER BANK IN RESPONSE TO CHAPTER 13 TRUSTEE'S NOTICE TO MORTGAGEE

In response to the Chapter 13 Trustee's Notice to Mortgagee dated January 24, 2014, First Volunteer Bank hereby submits and acknowledges that (1) the Debtors have paid in full the amount required to cure their pre-petition mortgage arrearage owed to the Bank and (2) the Debtors are current on their mortgage payments owed to the Bank as of January 24, 2014 pursuant to 11 USC §1322(b)(5).

RESPECTFULLY SUBMITTED

/s/ Timothy R. Simonds BPR # 013952 427 E. 5th Street, Suite 100 Chattanooga, Tennessee 37403 (423) 285-6158 tim.simonds@simondsfirm.com Attorneys for First Volunteer Bank

CERTIFICATE OF SERVICE

The undersigned hereby certifies that a true and exact copy of the foregoing pleading has been served upon the following, by ECF or by deposit in the U.S. Mail with sufficient postage thereon to ensure prompt delivery:

Jeffrey Allen Cook Kathryn Angela Cook 72 Gladstone Drive Ringgold, GA 30736

C. Kenneth Still P. O. Box 511 Chattanooga, TN 37401

Eron H. Epstein 713 Cherry St. Chattanooga, TN 37402

This 4th day of February, 2014.

SIMONDS LAW FIRM

By: /s/ Timothy R. Simonds.

Timothy R. Simonds